

## Federal Trade Commission

## § 640.1

1022.3, “Fair Credit Reporting (Regulation V).”

### PART 604—FAIR CREDIT REPORTING ACT RULES

AUTHORITY: Pub. L. 108-159, secs. 3, 111, 112, 114, 151, 153, 211, 212, 213, 214, 216, 311, 315; 15 U.S.C. 1681s.

#### § 604.1 Severability.

All parts and subparts of this subchapter are separate and severable from one another. If any part or subpart is stayed or determined to be invalid, the Commission intends that the remaining parts and subparts shall continue in effect.

[69 FR 29063, May 20, 2004]

### PART 610—FREE ANNUAL FILE DISCLOSURES

AUTHORITY: 15 U.S.C. 1681a, g, and h; sec. 211(a) and (d), Pub. L. 108-159, 117 Stat. 1968 and 1972 (15 U.S.C. 1681j); Pub. L. 111-24.

SOURCE: 77 FR 22203, Apr. 13, 2012, unless otherwise noted.

#### § 610.1 Cross-reference.

The rules formerly at 16 CFR part 610 have been republished by the Consumer Financial Protection Bureau at 12 CFR 1022.130, “Fair Credit Reporting (Regulation V).”

### PART 611—PROHIBITION AGAINST CIRCUMVENTING TREATMENT AS A NATIONWIDE CONSUMER REPORTING AGENCY

AUTHORITY: Pub. L. 108-159, sec. 211(b); 15 U.S.C. 1681x.

SOURCE: 77 FR 22203, Apr. 13, 2012, unless otherwise noted.

#### § 611.1 Cross-reference.

The rules formerly at 16 CFR part 611 have been republished by the Consumer Financial Protection Bureau at 12 CFR 1022.140, “Fair Credit Reporting (Regulation V).”

### PART 613—DURATION OF ACTIVE DUTY ALERTS

AUTHORITY: Pub. L. 108-159, sec. 112(a); 15 U.S.C. 1681c-1.

SOURCE: 77 FR 22203, Apr. 13, 2012, unless otherwise noted.

#### § 613.1 Cross-reference.

The rules formerly at 16 CFR part 613 have been republished by the Consumer Financial Protection Bureau at 12 CFR 1022.121, “Fair Credit Reporting (Regulation V).”

### PART 614—APPROPRIATE PROOF OF IDENTITY

AUTHORITY: Pub. L. 108-159, sec. 112(b).

SOURCE: 77 FR 22204, Apr. 13, 2012, unless otherwise noted.

#### § 614.1 Cross-reference.

The rules formerly at 16 CFR part 614 have been republished by the Consumer Financial Protection Bureau at 12 CFR 1022.123, “Fair Credit Reporting (Regulation V).”

### PART 640—DUTIES OF CREDITORS REGARDING RISK-BASED PRICING

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AUTHORITY: Pub. L. 108-159, sec. 311; 15 U.S.C. 1681m(h).

SOURCE: 75 FR 2769, Jan. 15, 2010, unless otherwise noted.

#### § 640.1 Scope.

(a) *Coverage*—(1) *In general*. This part applies to any person that both—

(i) Uses a consumer report in connection with an application for, or a grant, extension, or other provision of, credit to a consumer that is primarily for personal, family, or household purposes; and

(ii) Based in whole or in part on the consumer report, grants, extends, or